

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

REBECCA J. FREEMAN

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:14-21241

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

September 24, 2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 03/30/2014 and confirmed on 6/25/14 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		33,228.56
Less Refunds to Debtor	601.88	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>32,626.68</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	5,977.64	
Trustee Fee	1,362.83	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>7,340.47</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	JPMORGAN CHASE BANK NA Acct: 5622	0.00	11,069.10	0.00	11,069.10
	JPMORGAN CHASE BANK NA Acct: 5622	0.00	0.00	0.00	0.00
	PITTSBURGH WATER & SEWER AUTH** Acct: L296	0.00	0.00	0.00	0.00
	CITY & SCHOOL DIST OF PITTSBURGH (I Acct: L296	1,056.77	1,056.77	408.67	1,465.44
	COUNTY OF ALLEGHENY (R/E TAX)* Acct: L296	618.87	618.87	287.29	906.16
	COUNTY OF ALLEGHENY (R/E TAX)* Acct: L296	124.37	124.37	0.00	124.37
	CITY & SCHOOL DIST OF PITTSBURGH (I Acct: L296	36.67	36.67	0.00	36.67
	CITY OF PITTSBURGH (RE-LIBRARY) Acct: L296	5.73	5.73	2.55	8.28
	CITY OF PITTSBURGH (RE-LIBRARY) Acct: L296	0.57	0.57	0.00	0.57
					<b>13,610.59</b>

Priority					
	GARY W SHORT ESQ Acct:	0.00	0.00	0.00	0.00
	REBECCA J. FREEMAN Acct:	0.00	0.00	0.00	0.00
	REBECCA J. FREEMAN Acct:	601.88	601.88	0.00	0.00
	GARY W SHORT ESQ Acct:	4,000.00	4,000.00	0.00	0.00
	GARY W SHORT ESQ Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX8-19	1,977.64	1,977.64	0.00	0.00
	PA DEPARTMENT OF REVENUE* Acct: 2996	427.00	427.00	0.00	427.00
	EQUITABLE GAS CO(*)	0.00	7,643.66	0.00	7,643.66

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Priority	Acct: 6118				8,070.66
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Unsecured					
	DUQUESNE LIGHT COMPANY*	6,092.08	575.58	0.00	575.58
	Acct: 5002				
	EQUITABLE GAS CO(*)	1,302.48	123.06	0.00	123.06
	Acct: 4769				
	CREDIT COLLECTIONS USA	0.00	0.00	0.00	0.00
	Acct: 8001				
	MIDLAND CREDIT MANAGEMENT INC	0.00	0.00	0.00	0.00
	Acct: 2744				
	NAVIENT SOLUTIONS INC	13,078.91	1,235.70	0.00	1,235.70
	Acct: 2996				
	GLHEC & AFFILIATES: GLHEGC NELA US	17,682.26	1,670.62	0.00	1,670.62
	Acct: 2996				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct: 1183				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct: 1180				
	PA DEPARTMENT OF REVENUE*	0.00	0.00	0.00	0.00
	Acct: 2996				
	DENOVUS CORP LTD	0.00	0.00	0.00	0.00
	Acct: 6967				
	UNITED STUDENT AID FUNDS INC (USAF	0.00	0.00	0.00	0.00
	Acct: 2996				
					3,604.96
<hr/>					
TOTAL PAID TO CREDITORS					25,286.21
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TOTAL					
CLAIMED	427.00				
PRIORITY	1,842.98				
SECURED	38,155.73				

Date: 09/24/2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
 CHAPTER 13 TRUSTEE WD PA  
 600 GRANT STREET  
 SUITE 3250 US STEEL TWR  
 PITTSBURGH, PA 15219  
 (412) 471-5566  
 cmecf@chapter13trusteedpa.com

Imaged Certificate of Notice Page 4 of 6  
**IN THE UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

REBECCA J. FREEMAN

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:14-21241

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

## Imaged Certificate of Notice Page 5 of 6

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Rebecca J. Freeman  
DebtorCase No. 14-21241-GLT  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dbas

Page 1 of 2

Date Rcvd: Sep 24, 2019

Form ID: pdf900

Total Noticed: 25

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 26, 2019.

db +Rebecca J. Freeman, 114 North Pacific Avenue, Pittsburgh, PA 15224-2441  
 cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219  
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860

13869333 ++ASCENDIUM EDUCATION SOLUTIONS INC, PO BOX 8961, MADISON WI 53708-8961  
 (address filed with court: Navient Solutions, Inc. on behalf of USA Funds, Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430)

14880735 ++ASCENDIUM EDUCATION SOLUTIONS INC, 2501 INTERNATIONAL LANE, MADISON WI 53704-3180  
 (address filed with court: GLHEC & Affiliates: GLHEGC, NELA, USAF, PO Box 8961, Madison WI 53708-8961)

13866107 +City and School District of Pittsburgh, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101

13866105 +City of Pittsburgh, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101

13866111 +County of Allegheny, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101

13823196 Duquesne Light Company, Bernstein Law Firm, PC, Ste 2200, Gulf Tower, Pittsburgh, PA 15219

13823197 +Equitable Gas Company, 225 N. Shore Drive, Pittsburgh, PA 15212-5860

13823198 Greater Pittsburgh Cardiology, c/o Credit Collection/USA, 512 Monongahela, Morgantown, WV 26506

13823200 +JPMorgan Chase Bank, 7255 Baymeadows Way, Jacksonville, FL 32256-6851

14070451 +JPMorgan Chase Bank, N.A., 3415 Vision Drive, OH4-7142, Columbus, OH 43219-6009

13866101 +Pittsburgh Water & Sewer Authority, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101

13823201 +Pittsburgh Water and Sewer Authority, c/o Derek K. Koget, Esquire, 437 Grant St, 14th Fl, Pittsburgh, PA 15219-6101

14808285 United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961

13823206 +Zoe Kollie, 114 N. Pacific Avenue, Pittsburgh, PA 15224-2441

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14880735 E-mail/Text: GUARBKE-courtdocs@ascendiumeducation.org Sep 25 2019 03:22:06  
 GLHEC & Affiliates: GLHEGC, NELA, USAF, PO Box 8961, Madison WI 53708-8961

13904148 +E-mail/Text: kbarkley@bernsteinlaw.com Sep 25 2019 03:22:56 Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945

13823199 +E-mail/Text: bankruptcydpt@mcmcg.com Sep 25 2019 03:22:32 HSBC, c/o Midland Credit Management, 8875 Aero Drive, San Diego, CA 92123-2251

13875884 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Sep 25 2019 03:22:41 Denovus Corporation Ltd, c/o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617

13896827 E-mail/PDF: pa\_dc\_claims@navient.com Sep 25 2019 03:26:25 Navient Solutions, Inc., P.O. Box 9640, Wilkes-Barre, PA 18773-9640

13842403 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 25 2019 03:22:28 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946

13823202 +E-mail/PDF: pa\_dc\_claims@navient.com Sep 25 2019 03:27:27 Sallie Mae, 220 Lasley Ave, Wilkes Barre, PA 18706-1496

13823204 +E-mail/Text: ustregion03.pi.ecf@usdoj.gov Sep 25 2019 03:22:32 U. S. Trustee's Office, 1001 Liberty Ave., Liberty Center, Suite 970, Pittsburgh, PA 15222-3721

14808285 E-mail/Text: GUARBKE-courtdocs@ascendiumeducation.org Sep 25 2019 03:22:06 United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961

13823205 +E-mail/Text: bdsupport@creditmanagementcompany.com Sep 25 2019 03:22:45 WPAHS WPH, c/o Credit Management Co, 2121 Noblestown Road, Pittsburgh, PA 15205-3956

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Allegheny County  
 cr City and School District of Pittsburgh  
 cr Great Lakes Higher Education Corporation  
 cr JPMORGAN CHASE BANK, N.A.  
 cr Pittsburgh Water & Sewer Authority  
 cr\* ++ASCENDIUM EDUCATION SOLUTIONS INC, 2501 INTERNATIONAL LANE, MADISON WI 53704-3180  
 (address filed with court: GLHEC & Affiliates: GLHEGC, NELA, USAF, PO Box 8961, Madison, WI 53708)

13823203\* ++ASCENDIUM EDUCATION SOLUTIONS INC, PO BOX 8961, MADISON WI 53708-8961  
 (address filed with court: Sallie Mae, Inc on behalf of USA Funds, Attn Bankrupt. Lit. Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430)

TOTALS: 5, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: dbas  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 25

Date Rcvd: Sep 24, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 26, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 24, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JPMORGAN CHASE BANK, N.A. andygornall@latouflawfirm.com  
Gary William Short on behalf of Debtor Rebecca J. Freeman garyshortlegal@gmail.com,  
gwshort@verizon.net  
James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, N.A. bkgroup@kmlawgroup.com  
Jeffrey R. Hunt on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com,  
cnoroski@grblaw.com  
Jeffrey R. Hunt on behalf of Creditor City and School District of Pittsburgh jhunt@grblaw.com,  
cnoroski@grblaw.com  
Jeffrey R. Hunt on behalf of Creditor Allegheny County jhunt@grblaw.com, cnoroski@grblaw.com  
John P. Neblett on behalf of Creditor Great Lakes Higher Education Corporation  
jpn@neblettllaw.com, ll@neblettllaw.com  
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 11